

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

In re:

Case No.: 2:09-bk-28352-SSC

WALTER LYNN O'NEAL  
10430 North Central Avenue  
Phoenix, AZ 85020  
**SSAN:** xxx-xx-4994  
**EIN:**

Chapter: 13

MARY BETH O'NEAL  
aka MARY BETH BRODIE  
10430 North Central Avenue  
Phoenix, AZ 85020  
**SSAN:** xxx-xx-2721  
**EIN:**

Debtor(s)

**NOTICE OF DATE TO FILE OBJECTION TO CHAPTER 13 PLAN  
OR MOTION FOR MORATORIUM ON PLAN PAYMENTS**

Notice is hereby given that the Debtor(s) have filed the enclosed or attached Chapter 13 Plan or Motion for Moratorium on Plan Payments. Pursuant to Local Rules 2084-9 and 2084-10, plan or motion confirmation is governed by the following procedures:

1. Any objection by a creditor to the Plan or Motion must be in writing and filed with the Bankruptcy Court, and copies served on the following parties no later than 14 days after the date set for the meeting of creditors or 28 days after service, whichever is later:

Address of the Bankruptcy Clerk's Office

U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727

Address of Trustee

RUSSELL BROWN  
CHAPTER 13 TRUSTEE  
SUITE 800  
3838 NORTH CENTRAL AVENUE  
PHOENIX, AZ 85012-1965

Address of Debtor(s)

WALTER LYNN O'NEAL  
10430 North Central Avenue  
Phoenix, AZ 85020

MARY BETH O'NEAL  
10430 North Central Avenue  
Phoenix, AZ 85020

Address of Debtor(s) Attorney

DONALD W. POWELL  
CARMICHAEL & POWELL, P.C.  
7301 N. 16TH ST., #103  
PHOENIX, AZ 85020

--- NOTICE CONTINUES ON NEXT PAGE ---

2. The Trustee is to file a Recommendation within 28 days after the above date for creditor objections.
3. If creditors file no objections and the Trustee recommends confirmation or approval, the Court may confirm the Plan or grant the Motion without a hearing.
4. If a creditor files an objection and/or the Trustee does not recommend confirmation or approval, the Court may confirm a plan without a hearing, provided the Trustee and all objecting creditors agree to a stipulated confirmation order. If unable to so agree and stipulate, the Trustee or objecting creditor shall set the matter for hearing and provide notice to the Debtor(s) and each objecting party.
5. **For an original plan, the failure of a party in interest to timely file an objection to confirmation of the Plan or the granting of a motion for a moratorium shall constitute acceptance of the Plan pursuant to 11 U.S.C. Section 1325(a)(5)(A), and a waiver of the requirement under Section 1324 that the Court hold a confirmation hearing within 45 days after the date of the meeting of creditors.**

**Date: December 22, 2009**

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727  
Telephone number: (602) 682-4000  
[www.azb.uscourts.gov](http://www.azb.uscourts.gov)

Clerk of the Bankruptcy Court:

**Brian D. Karth**